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**COMBINED DECLARATION AND POWER OF ATTORNEY**

(ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL,  
CONTINUATION, OR C-I-P)

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As a below named inventor, I hereby declare that:

**TYPE OF DECLARATION**

This declaration is for an original application.

**INVENTORSHIP IDENTIFICATION**

My residence, post office address and citizenship are as stated below, next to my name. I believe that I am the original, first and sole inventor (*if only one name is listed below*) or an original, first and joint inventor (*if plural names are listed below*) of the subject matter that is claimed, and for which a patent is sought on the invention entitled:

**TITLE OF INVENTION**

**AUTOMATED MERCHANT BANKING APPARATUS AND METHOD**

**SPECIFICATION IDENTIFICATION**

The specification is attached hereto.

**ACKNOWLEDGMENT OF REVIEW OF PAPERS AND DUTY OF CANDOR**

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information, which is material to patentability as defined in 37, Code of Federal Regulations, § 1.56.

**CLAIM FOR BENEFIT OF PRIOR U.S. PROVISIONAL APPLICATION(S)**  
(35 U.S.C. § 119(e))

I hereby claim the benefit under Title 35, United States Code, § 119(e) of any United States provisional application(s) listed below:

**PROVISIONAL APPLICATION NUMBER**

60/109,941

60/135,720

**FILING DATE**

11/25/98

05/25/99

**POWER OF ATTORNEY**

I hereby appoint the following practitioner(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Ralph E. Jocke

Registration Number 31,029

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SEND CORRESPONDENCE TO

DIRECT TELEPHONE CALLS TO:

Ralph E. Jocke  
(330) 721-0000

Ralph E. Jocke  
231 South Broadway  
Medina, OH 44256 US

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**DECLARATION**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

SIGNATURE(S)

J. Richard Hanna  
Inventor's signature

Date September 9, 1999

J. Richard Hanna  
Country of Citizenship US

Residence Massillon, OH

Post Office Address 9627 Pondera Street, N.W.  
Massillon, OH 44646

Randall W. Jenkins  
Inventor's signature

Date September 9, 1999

Randall W. Jenkins  
Country of Citizenship US

Residence Orrville, OH

Post Office Address 1458 Country Lane  
Orrville, OH 44667

Mark A. DePietro

Inventor's signature

Date September 9, 1999

Mark A. DePietro  
Country of Citizenship US

Residence Canton, OH

Post Office Address 3907 Harvard Avenue, N.W.  
Canton, OH 44720

Alan J. Rozlosnik

Inventor's signature

Date September 9, 1999

Alan J. Rozlosnik  
Country of Citizenship US

Residence Louisville, OH

Post Office Address 308 Superior Street  
Louisville, OH 44641

Robert V. Artino

Inventor's signature

Date September 9, 1999

Robert V. Artino  
Country of Citizenship US

Residence North Canton, OH

Post Office Address 5211 Echoglen N.W.  
North Canton, OH 44720

Steven R. Davis

Inventor's signature

*Steven R. Davis*

Date September 9, 1999

Country of Citizenship US

Residence North Lawrence, OH

Post Office Address 5985 Lovers Lane  
North Lawrence, OH 44666